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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Application Number	09/981,626
Filing Date	October 16, 2001
First Named Inventor	Peter Melchior
Art Unit	3629
Examiner Name	Janice A. Mooneyham
Attorney Docket Number	13364/1023

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U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		US- 5,644,727	07-01-1997		
		US- 5,704,044	12-30-1997		
		US- 5,732,400	03-24-1998		
		US- 5,842,178	11-24-1998		
		US- 5,870,711	02-09-1999		
		US- 5,875,437	02-23-1999		
		US- 5,970,470	10-19-1999		
		US- 6,035,208	03-07-2000		
		US- 6,055,514	04-25-2000		
		US- 6,058,378	05-02-2000		
		US- 6,115,690	09-05-2000		
		US- 6,128,602	10-03-2000		
		US- 6,151,588	11-21-2000		
		US- 6,216,115	04-10-2001		
		US- 2002-0095373	07-18-2002		
		US- 2002-0099655	07-25-2002		
		US- 2002-0107785	08-08-2002		
		US- 2002-0120555	08-29-2002		
		US- 2002-0156656	10-24-2002		

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				
		WO 01/35286	05-17-2001			
		WO 02/33514	04-25-2002			

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NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Mohamad, Packeer, "Examining Cash-Flow Forecasts," New Straits Times, Kuala Lumpur, December 10, 1996. 5 pages.	
		Leonard, Adrian, "Internet Services Offered at Lloyd's [5th edition], November 4, 1998, Journal of Commerce, p. 11A.	
		Ternef, Barry A., "Safeguarding Shipments When Going Global," September 1993, Risk Management, Vol. 40, Issue 9, pages 20-26.	
		Watterson, P., "Credit Default Swaps...", Credit [online], Nov. 2002 [retrieved Mar. 28, 2007] from URL < http://www.srz.com/files/article-november02-creditefaultswaps.pdf >	

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